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# automotive FLEET b

THE MANAGEMENT MAGAZINE FOR CAR AND LIGHT TRUCK FLEET OPERATORS

## Top 100
## Big '85 Buys
## Award Winners
## Banks in Leasing

JUNE 1985 VOL. 24, NO. 8

automotive FLEET.bp

THE MANAGEMENT MAGAZINE FOR CAR AND LIGHT TRUCK FLEET OPERATORS

Influencing the management of 4,584,000 cars and 1,970,000 light trucks and vans in business, leasing, rental, utility, government, police, and taxi fleets.

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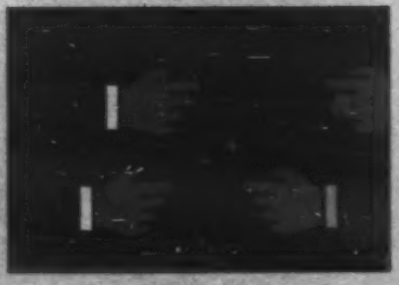

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*On our cover: AMC's CEO José Dedeurwaerder is confident that his company's new Jeep Comanche light pickup will win a devoted following in the fleet industry. It looks like another Jeep winner.*

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# Calendar

**JUNE**

2-5 — National Association of Fleet Administrators 28th Annual Conference, Sheraton Boston, Boston, MA

11-14 — National Vehicle Leasing Association course: The Foundations of Leasing, Dallas, TX.

13-14 —Leasing: Techniques and Analysis I, course offered by the American Management Association, New York, NY: for information on other cities, call (518) 891-0065.

16-19 — Electric Utility Fleet Members Conference, Williamsburg, VA.

27-28 — Buzz Doering Automobile Leasing Seminar, City Line Marriott, Philadelphia, PA. For information on seminars in other cities, call (414) 367-6700.

**JULY**

8-10 — Leasemark's Lease Management Training course, The Marriott Quorum, Dallas, TX. For information on seminars in other cities, call (215) 827-7758.

21-26 — Wharton Certified Fleet Manager Program, Course One, workshop developed by Wharton School of the University of Pennsylvania and the NAFA Foundation, Philadelphia, PA.

**AUGUST**

5-7 — Amembal & Isom Seminar Series on Leasing: The Creative Financial Alternative, New York, NY.

19-21 — Rocky Mountain Fleet Managers Association's Eighth Annual Fleet Seminar and Equipment Show, Denver, CO. Registration information: (303) 623-2500.

# Gas Prices

**UNLEADED**

| City | Cost Per Gallon Unleaded Full-Serve | Self-Serve |
|---|---|---|
| Birmingham, AL | 146.4 | 120.9 |
| Little Rock, AK | 139.9 | 118.9 |
| Globe, AZ | 161.0 | 129.6 |
| Santa Barbara, CA | 158.4 | 133.4 |
| Hartford, CT | 136.9 | 125.9 |
| Atlanta, GA | 141.5 | 118.8 |
| Burlington, IA | 140.9 | 123.9 |
| Fort Scott, KS | 128.9 | 112.9 |
| Monroe, LA | 153.9 | 128.9 |
| Buzzard's Bay, MA | 118.4 | 106.9 |
| Kalamazoo, MI | 154.9 | 125.4 |
| Reno, NV | 159.4 | 133.9 |
| New York, NY | 126.7 | 115.4 |
| Victoria, TX | 152.9 | 113.4 |
| Milwaukee, WI | 144.3 | 123.9 |

Survey conducted during the first five working days of May, 1985.
Supplied by Runzheimer International, Runzheimer Park, Rochester, WI.

**Small truck owners of the world. Demand your rights!**

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Circle 116 on Inquiry Card

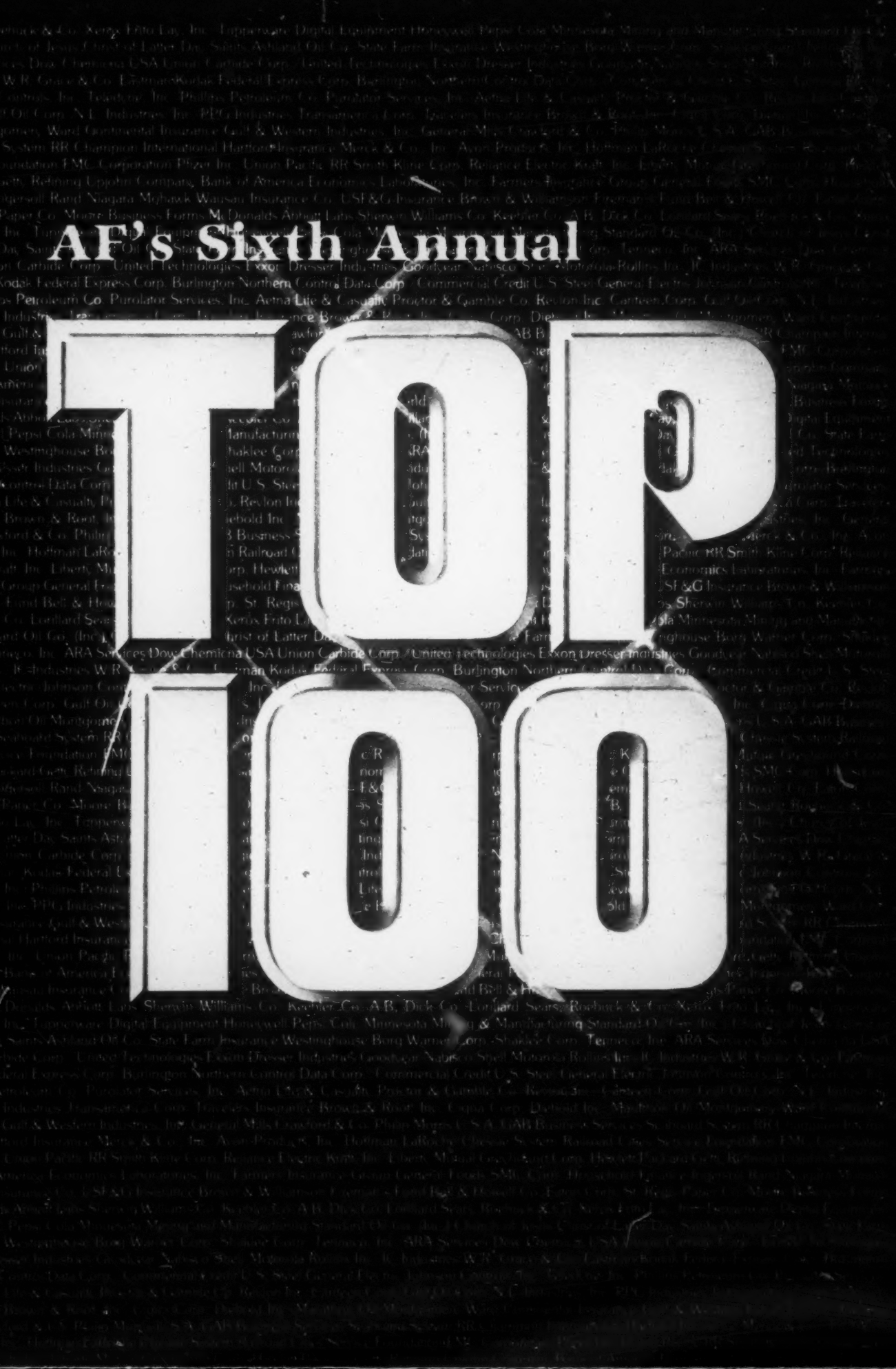




# How *AF*'s Sixth Annual Top 100 List Was Developed

# AF's Sixth Annual

# TOP 100



# Top 100

| '85 Rank | '84 Rank | Company & Headquarters | Fleet Contact(s) | Co. Owned | Lessor(s) | # Cars | # Trucks & Vans | Total |
|---|---|---|---|---|---|---|---|---|
| 1 | 1 | Sears Roebuck & Co.<br>Chicago, IL | William H. Jones, III | X | — | 300 | 13,800 | 14,100 |
| 2 | 2 | Frito-Lay, Inc.<br>Dallas, TX | Gorman R. Green<br>Charles Loveless | X | — | 913 | 12,271 | 13,184 |
| 3 | 3 | Xerox<br>Rochester, NY | Ron Pink | — | LMV | 8,500 | 3,000 | 11,500 |
| 4 | 15 | Federal Express Corp.<br>Memphis, TN | Jim Wheeler | X | HLR Corp.<br>FELCO | 14 | 11,441 | 11,455 |
| 5 | 4 | Tupperware<br>Orlando, FL | Bernie Janis<br>Joe Fox<br>Stan Harris | — | In-house Leasing | 10,300 | — | 10,300 |
| 6 | 5 | Digital Equipment<br>Maynard, MA | Rick Catino | X | PH&H<br>Gelco | 9,242 | 1,014 | 10,256 |
| 7 | 6 | Honeywell<br>Minneapolis, MN | Connie Wesley | — | Gelco<br>PH&H | 6,242 | 2,356 | 8,598 |
| 8 | 7 | Minnesota Mining & Manufacturing<br>St. Paul, MN | Tim R. Hoffman<br>H.P. Larson | X | — | 6,764 | 1,102 | 7,866 |
| 9 | 10 | Church of Jesus Christ of Latter Day Saints<br>Salt Lake City, UT | Don J. Benson | X | — | 6,965 | 560 | 7,525 |
| 10 | 8 | ARA Services<br>Philadelphia, PA | Ralph Jamic | X | Gelco | 2,500 | 5,000 | 7,500 |
| 11 | 13 | Westinghouse<br>Pittsburgh, PA | Lou Dobak | — | In-house Leasing<br>PH&H | 4,375 | 2,920 | 7,295 |

| '85 Rank | '84 Rank | Company & Headquarters | Fleet Contact(s) | Co. Owned | Lessor(s) | # Cars | #Trucks & Vans | Total |
|---|---|---|---|---|---|---|---|---|
| 12 | 14 | Borg Warner Leasing Schaumburg, IL | Phyllis Howard | X | In-house Leasing | 5,400 | 1,800 | 7,200 |
| 13 | 11 | Carrier Corp./ United Technologies Corp., Hartford, CT | Harold Tibbits | X | Dart & Kraft Gelco, PH&H Avis | 6,000 | 1,200 | 7,200 |
| 14 | 12 | State Farm Insurance Bloomington, IL | Tom Sours | X | — | 6,846 | 175 | 7,021 |
| 15 | 9 | Standard Oil of Ind. Chicago, IL | Richard Swanson | X | — | 3,500 | 3,500 | 7,000 |
| 16 | 18 | Union Carbide Corp. New York, NY | Walt Dzitko | X | Gelco Wheels | 4,000 | 2,500 | 6,500 |
| 17 | 20 | Exxon Co. USA Houston, TX | Jack Lamb John Dewees | X | — | 3,000 | 2,800 | 5,800 |
| 18 | 19 | Tenneco, Inc. Houston, TX | J.R. "Jack" Gudelman | X | Fleet Services | 2,813 | 2,964 | 5,777 |
| 19 | 23 | Shell Oil Co. Houston, TX | J.A. "Judy" Wieman | X | — | 2,255 | 3,395 | 5,650 |
| 20 | 21 | Union Pacific Systems Omaha, NE | John Dyer | X | Gelco | 1,500 | 3,900 | 5,400 |
| 21 | 22 | Goodyear Akron, OH | A.P. Spencer | X | — | 1,870 | 3,250 | 5,120 |
| 22 | 40 | W.R. Grace & Co. New York, NY | Edward Boheme | X | PH&H | 2,300 | 2,800 | 5,100 |
| 23 | 16 | Shaklee Corp. San Francisco, CA | Peter D. Wood | X | In-house Leasing | 5,000 | 50 | 5,050 |
| 24 | 24 | Motorola, Inc. Schaumburg, IL | Dick Kinzig | X | — | 4,400 | 500 | 4,900 |
| 25 | 25 | IC Industries Chicago, IL | E. Pierce Walsh Mary Anicich | X | Gelco | 2,886 | 2,010 | 4,896 |

| '85 Rank | '84 Rank | Company & Headquarters | Fleet Contact(s) | Co. Owned | Lessor(s) | # Cars | #Trucks & Vans | Total |
|---|---|---|---|---|---|---|---|---|
| 26 | 28 | Dresser Industries<br>Pittsburgh, PA | John K. Hutchinson | — | In-house Leasing | 3,485 | 1,360 | 4,845 |
| 27 | 27 | Eastman Kodak Co.<br>Rochester, NY | Scott Thomas | X | PH&H | 4,700 | 25 | 4,725 |
| 28 | 26 | Nabisco Brands, USA<br>E. Hanover, NJ | Frank Boduch | X | — | 3,025 | 1,600 | 4,625 |
| 29 | 30 | Rollins, Inc.<br>Atlanta, GA | Bob Holloman | X | B&M Equip.<br>U.S. Flt. Lsg.<br>Wheels | 1,200 | 3,350 | 4,550 |
| 30 | 29 | Aetna Life & Casualty<br>Hartford, CT | Martin F. Crean | X | Gelco<br>PH&H | 4,107 | 323 | 4,430 |
| 31 | 37 | Phillips Petroleum Co.<br>Bartlesville, OK | James I. Grillot | X | — | 1,239 | 2,965 | 4,204 |
| 32 | 33 | U.S. Steel<br>Pittsburgh, PA | W.T. "Bill" Hershy | X | ARI, LMV<br>U.S. Fleet Leasing | 2,000 | 2,200 | 4,200 |
| 33 | 36 | Purolator Service, Inc.<br>New Hyde Park, NJ | Jack Neusch | X | — | 500 | 3,600 | 4,100 |
| 34 | 31 | Control Data Corp/<br>Commercial Credit<br>Minneapolis, MN | Kathleen L. Wester | — | CC/McCullagh | 3,600 | 400 | 4,000 |
| 35 | 35 | Teledyne, Inc.<br>Los Angeles, CA | Robert A. Forsey | X | — | 2,800 | 1,200 | 4,000 |
| 36 | 34 | Burlington Northern Railroad<br>St. Paul, MN | John Long | X | ARI, Gecal<br>BankAmeriLease | 1,050 | 2,800 | 3,850 |
| 37 | 41 | Ashland Oil, Inc<br>Ashland, KY | Mary Lou Dougherty | X | PH&H<br>Gelco | 3,200 | 600 | 3,800 |
| 38 | 42 | Procter & Gamble Co.<br>Cincinnati, OH | Clarence O'Dell | X | — | 3,600 | — | 3,600 |

| '85 Rank | '84 Rank | Company & Headquarters | Fleet Contact(s) | Co. Owned | Lessor(s) | # Cars | #Trucks & Vans | Total |
|---|---|---|---|---|---|---|---|---|
| 39 | 38 | Johnson Controls, Inc. Milwaukee, WI | Bob Borchert | X | Gelco Southgate | 1,370 | 2,218 | 3,588 |
| 40 | 43 | Canteen Corp. Chicago, IL | Mark Klein | X | — | 1,000 | 2,500 | 3,500 |
| 41 | 45 | Travelers Indemnity Hartford, CT | Art Derderian | — | PH&H | 3,370 | — | 3,370 |
| 42 | 46 | Transamerica Corp. Los Angeles, CA | Bill Slothour | X | In-house Leasing | 3,125 | 150 | 3,275 |
| 43 | 17 | Dow Chemical USA Midland, MI | Ron Smith Tim Sheehan | — | CC/McCullagh Gelco | 1,600 | 1,500 | 3,100 |
| 44 | 49 | Marathon Oil Co. Houston, TX | Lois Smith | X | Wheels | 1,021 | 2,062 | 3,083 |
| 45 | 50 | PPG Industries Pittsburgh, PA | Vic Pelletier | X | Leaseway | 2,025 | 1,025 | 3,050 |
| 46 | 47 | Brown & Root, Inc. Houston, TX | Roger Ivey | X | — | 1,000 | 2,000 | 3,000 |
| 47 | 69 | Champion International Stamford, CT | Dave Chu Fred Matthews | X | PH&H | 1,500 | 1,500 | 3,000 |
| 48 | 56 | Seaboard System RR Jacksonville, FL | Margaret M. Powell | X | Dart & Kraft | 763 | 2,150 | 2,913 |
| 49 | 44 | Revlon, Inc. New York, NY | R. Breault S. Iannone | — | PH&H Gelco | 2,850 | 25 | 2,875 |
| 50 | 57 | Montgomery Ward Chicago, IL | Roseann Neveitt | — | Gelco Leaseway | 300 | 2,500 | 2,800 |
| 51 | 51 | General Foods Co. White Plains, NY | Chris Pollard | X | Wheels LMV Leasing | 2,700 | 80 | 2,780 |
| 52 | 52 | Continental Insurance Piscataway, NJ | William J. Benzie Victor Kaplij | X | — | 2,700 | 50 | 2,750 |

| '85 Rank | '84 Rank | Company & Headquarters | Fleet Contact(s) | Co. Owned | Lessor(s) | # Cars | #Trucks & Vans | Total |
|---|---|---|---|---|---|---|---|---|
| 53 | — | Arco Resources Technology Dallas, TX | Bob Leaumont | X | — | 1,052 | 1,632 | 2,691 |
| 54 | 54 | Diebold, Inc. Canton, OH | Dave Allton | — | PH&H Leaseway | 1,076 | 1,614 | 2,684 |
| 55 | 56 | Philip Morris U.S.A. New York, NY | Gregory J. Tarring | — | PH&H Gelco | 2,400 | 245 | 2,645 |
| 56 | 39 | General Electric-Major Appliances, Business Group Louisville, KY | Vic Miska | X | — | 2,626 | — | 2,626 |
| 57 | 62 | Hartford Insurance Hartford, CT | Ronald E. Weil | X | PH&H | 2,520 | 80 | 2,600 |
| 58 | 59 | Crawford & Co. Atlanta, GA | B.L. Garrett | — | Calesco, Inc. In-house Leasing | 2,546 | 25 | 2,571 |
| 59 | 70 | Gulf & Western Industries, Inc. New York, NY | John W. Simon | — | Associates Lsg. | 2,214 | 344 | 2,558 |
| 60 | 48 | NL Industries, Inc Houston, TX | Bernie Hodgeson | X | PH&H U.S. Fleet Lsg. | 1,531 | 1,010 | 2,541 |
| 61 | 58 | Cigna Corp. Philadelphia, PA | Timothy Hagarty | X | PH&H | 2,350 | 175 | 2,525 |
| 62 | 60 | Hoffman LaRoche Nutley, NJ | Dave Figurelli | — | PH&H Wheels | 2,220 | 300 | 2,520 |
| 63 | 61 | Merck & Co., Inc. Rahway, NJ | Alma Cristauro | — | PH&H | 2,284 | 186 | 2,470 |
| 64 | 63 | Avon Products, Inc. New York, NY | Maxine Sullivan | — | Gelco | 2,400 | 69 | 2,469 |
| 65 | 65 | Pfizer Inc. New York, NY | Gordon B. West | X | Gelco, Wheels PH&H | 2,302 | 141 | 2,443 |

| '85 Rank | '84 Rank | Company & Headquarters | Fleet Contact(s) | Co. Owned | Lessor(s) | # Cars | #Trucks & Vans | Total |
|---|---|---|---|---|---|---|---|---|
| 66 | 66 | Bank of America<br>San Francisco, CA | Don Dennler | X | – | 2,304 | 125 | 2,429 |
| 67 | 68 | Chessie System<br>Railroads<br>Baltimore, MD | Robert C. Drury | X | ARI, Bank-AmeriLease, New England Merchants | 867 | 1,495 | 2,362 |
| 68 | 67 | FMC Corp.<br>Chicago, IL | Lawrence Dakof | X | – | 1,700 | 650 | 2,350 |
| 69 | 71 | GAB Business Services<br>New York, NY | G.J. Keenan | X | PH&H<br>Dart & Kraft | 2,320 | 2 | 2,322 |
| 70 | 72 | Upjohn Company<br>Kalamazoo, MI | Judy Rafferty | – | Wheels<br>Leaseway | 2,000 | 300 | 2,300 |
| 71 | 73 | Kraft, Inc.<br>Glenview, IL | Ed Jackstis | X | Dart & Kraft | 2,250 | 40 | 2,290 |
| 72 | 78 | Smith Kline Corp.<br>Philadelphia, PA | John Mahony<br>Bill Haney | – | Wheels | 2,200 | 80 | 2,280 |
| 73 | 80 | Farmers Insurance Group<br>Pasadena, CA | Al Herzog | – | In-house Leasing | 2,235 | 21 | 2,256 |
| 74 | 74 | Eli Lilly Company<br>Indianapolis, IN | Vic Hasler<br>Sue Webster<br>Roger Greer | X | Wheels, Inc. | 1,970 | 270 | 2,240 |
| 75 | 75 | Reliance Electric<br>Cleveland, OH | Robert L. Burden<br>Gary Hiles | X | Leaseway, Wheels<br>American Leas. | 1,500 | 700 | 2,200 |
| 76 | 64 | General Mills<br>Minneapolis, MN | Henry Paetzel<br>Dick Livermore | X | – | 1,846 | 301 | 2,147 |
| 77 | 85 | Hewlett Packard<br>Western Region<br>North Hollywood, CA | Craig Kundrotas | X | – | 2,102 | 19 | 2,121 |
| 78 | 79 | SCM Corp.<br>Cleveland, OH | Nelson Hoffman | – | PH&H<br>Wheels | 1,875 | 235 | 2,110 |

| '85 Rank | '84 Rank | Company & Headquarters | Fleet Contact(s) | Co. Owned | Lessor(s) | # Cars | #Trucks & Vans | Total |
|---|---|---|---|---|---|---|---|---|
| 79 | — | Greyhound Corp.<br>Phoenix, AZ | Edward J.<br>Bloomfield | X | PH&H | 1,750 | 300 | 2,050 |
| 80 | 82 | Liberty Mutual<br>Insurance Co.<br>Boston, MA | Barbara Feinberg | X | — | 1,998 | 24 | 2,022 |
| 81 | 84 | Household Finance<br>Prospect Heights, IL | Mary Kowalski | — | Lend Lease | 2,000 | 7 | 2007 |
| 82 | 77 | Ingersoll Rand<br>Piscataway, NJ | Debra Donske | — | Wheels | 1,400 | 607 | 2,007 |
| 83 | 94 | Keebler Co.<br>Elmhurst, IL | Susan M. Stupak | — | Wheels<br>Gelco | 1,992 | — | 1,992 |
| 84 | 92 | Abbott Labs<br>North Chicago, IL | Mack Taylor | — | PH&H<br>Wheels | 1,825 | 150 | 1,975 |
| 85 | 76 | Economics Laboratory<br>St. Paul, MN | Tom Laumann | X | Gelco | 1,813 | 147 | 1,960 |
| 86 | 87 | USF&G Insurance<br>Baltimore, MD | Charles H. Gittings | — | In-house<br>Leasing | 1,825 | 30 | 1,855 |
| 87 | 88 | Bell & Howell Co.<br>Lincolnwood, IL | Mike Winfield<br>Bill Stanley | —<br>— | CC/McCullagh<br>Wheels<br>ARI | 1,840 | 11 | 1851 |
| 88 | 81 | Eaton Corporation<br>Cleveland, OH | Robert J. Wagner | — | Leaseway<br>Dart & Kraft | 1,566 | 264 | 1,830 |
| 89 | 95 | McDonald's Corp.<br>Oakbrook, IL | Jim Gorski<br>Judy Baxter | — | PH&H | 1,767 | 44 | 1,811 |
| 90 | 93 | Brown & Williamson<br>Tobacco Company<br>Louisville, KY | Bob Whitfield | X | — | 908 | 860 | 1,768 |
| 91 | 86 | Wausau Insurance Co.<br>Wausau, WI | Bob Rakow<br>Jean Heisler | — | Fleet Services<br>Gelco, USFL | 1,750 | 16 | 1766 |
| 92 | 97 | Sherwin Williams Co.<br>Cleveland, OH | R.H. Carpenter | — | CC/McCullagh<br>Donlen Leasing<br>Lend Lease | 900 | 800 | 1,700 |

| '85 Rank | '84 Rank | Company & Headquarters | Fleet Contact(s) | Co. Owned | Lessor(s) | # Cars | #Trucks & Vans | Total |
|---|---|---|---|---|---|---|---|---|
| 93 | 98 | Lorillard Co.<br>New York, NY | Sal Giacchi | — | Dart & Kraft<br>Lend Lease | 1,475 | 150 | 1,625 |
| 94 | 99 | Hallmark Cards, Inc.<br>Kansas City, MO | Helen Bland | X | — | 1,475 | 75 | 1,550 |
| 95 | — | Hobart Corporation<br>Troy, OH | Dan Wray<br>Mark Welty | — | Dart & Kraft | 500 | 1,050 | 1,550 |
| 96 | — | Petrolane LP Gas<br>Long Beach, CA | Bill Johnson<br>Ron Clark | X | Leaseway | 210 | 1,310 | 1,520 |
| 97 | 96 | Pepsi Cola<br>Purchase, NY | John Thyne | X | — | 500 | 998 | 1,498 |
| 98 | 100 | American Greetings<br>Cleveland, OH | Gene Lusnek | — | PH&H<br>CC/McCullagh<br>Leaseway | 1,450 | 45 | 1,495 |
| 99 | — | American Hoechst Corp.<br>Somerville, NJ | J.A. Devine<br>I.J. Bogusz | X | Wheels<br>PH&H, Gelco | 1,316 | 167 | 1,483 |
| 100 | 91 | Cities Service<br>Foundation<br>Tulsa, OK | Frank Kovacs | X | Wheels | 549 | 875 | 1,424 |

# AUTOMOTIVE FLEET'S TOP 100

## Alphabetical Cross Reference

| Company | Rank |
|---|---|
| Abbott Laboratories | 84 |
| Aetna Life & Casualty | 30 |
| American Greetings | 98 |
| American Hoechst | 99 |
| ARA Services | 10 |
| Arco Resources Technology | 52 |
| Ashland Oil, Inc. | 37 |
| Avon Products, Inc. | 64 |
| Bank of America | 66 |
| Borg-Warner Leasing | 12 |
| Bell & Howell | 87 |
| Brown & Root, Inc. | 46 |
| Brown & Williamson | 90 |
| Burlington Northern Railroad | 36 |
| Canteen Corp. | 40 |
| Carrier Corp./ United Technologies | 13 |
| Champion Internat'l | 47 |
| Chessie Systems RR | 67 |
| Church of Jesus Christ of Latter Day Saints | 9 |
| CIGNA Corp. | 61 |
| Cities Services Fnd. | 100 |
| Control Data Corp./ Commercial Credit | 34 |
| Continental Insurance | 52 |
| Crawford & Co. | 58 |
| Diebold, Inc. | 54 |
| Digital Equipment | 6 |
| Dow Chemical USA | 43 |
| Dresser Industries | 26 |
| Eastman Kodak Co. | 27 |
| Eaton Corporation | 88 |
| Economics Laboratory | 85 |
| Eli Lilly & Co. | 74 |
| Exxon Co. USA | 17 |
| Farmers Insurance | 73 |
| Federal Express | 4 |
| FMC Corp. | 68 |
| Frito-Lay Corp. | 2 |
| GAB Business Services | 69 |
| General Electric-Maj. Appliance Grp. | 56 |
| General Foods Corp. | 51 |
| General Mills | 76 |
| Goodyear | 21 |
| W.R. Grace & Co. | 22 |
| Greyhound Corp. | 79 |
| Gulf & Western Ind. | 59 |
| Hallmark Cards, Inc. | 94 |
| Hartford Insurance | 57 |
| Hewlett Packard | 77 |
| Hobart Corporation | 95 |
| Hoffman LaRoche | 62 |
| Honeywell, Inc. | 7 |
| Household Finance | 81 |
| IC Industries | 25 |
| Ingersoll Rand | 82 |
| Johnson Controls, Inc. | 39 |
| Keebler Co. | 83 |
| Kraft, Inc. | 71 |
| Liberty Mutual Ins. | 80 |
| Lorillard Co. | 93 |
| Marathon Oil Co. | 44 |
| Merck & Co., Inc. | 63 |
| McDonald's Corp. | 89 |
| Minnesota Mining & Manufacturing Co. | 8 |
| Montgomery Ward | 50 |
| Motorola Inc. | 24 |
| Nabisco Brands, USA | 28 |
| NL Industries, Inc. | 60 |
| Pepsi Cola | 97 |
| Petrolane LP Gas | 96 |
| Philip Morris U.S.A. | 55 |
| Phillips Petroleum | 31 |
| Pfizer | 65 |
| Procter & Gamble | 38 |
| PPG Industries | 45 |
| Purolator Service, Inc. | 33 |
| Reliance Electric | 75 |
| Revlon, Inc. | 49 |
| Rollins, Inc. | 29 |
| Seaboard System RR | 48 |
| Sears Roebuck & Co. | 1 |
| SCM Corp. | 78 |
| Shaklee Corp. | 23 |
| Shell Oil Co. | 19 |
| Sherwin Williams Co. | 92 |
| Smith Kline Corp. | 72 |
| Standard Oil of Ind. | 15 |
| State Farm Insurance | 14 |
| Teledyne, Inc. | 35 |
| Tenneco, Inc. | 18 |
| Transamerica Corp. | 42 |
| Travelers Indemnity | 41 |
| Tupperware | 5 |
| Union Carbide Corp. | 16 |
| Union Pacific System | 20 |
| Upjohn Company | 70 |
| USF&G Insurance | 86 |
| U.S. Steel | 32 |
| Wausau Insurance | 91 |
| Westinghouse | 11 |
| Xerox Corp. | 3 |

# An Assessment of Bank Involvement in Vehicle Leasing —

## A Report from the Consumer Bank Leasing Conference and Bank Leasing Survey

Since up to 70 percent of a given bank's lessees are new customers, vehicle leasing will continue strong as banks "cross-sell" a full range of financial services. While the Accelerated Cost Recovery System (ACRS) will probably be altered, the Investment Tax Credit (ITC) may be eliminated altogether – at least in the short term. And the most popular method of financing consumer automobiles is likely to become a loan with the characteristics of a lease.

Those were just a few of the most common refrains heard at the Consumer Bankers Association's fifth annual Bank Consumer Leasing Conference, held May 5 to 7 at Marriott's Pavilion Hotel in downtown St. Louis. The only national gathering to consider the specific needs of financial-institution lessors, the conference attracted nearly 170 representatives of retail banks, mutual savings banks, credit unions, and savings and loan associations.

In speeches, a panel discussion, and a series of roundtable "rap sessions," attendants heard that intelligent planning is the key to the banks' success in vehicle leasing. And that the smartest institutions are entering the field *now*.

"Banks are still relatively small in leasing, but their involvement is increasing very, very rapidly," said Chuck Parker, a former vice president with Avis and National whose Leasemark Corp. provides banks, financial institutions, and auto dealerships with leasing advice. "Most of the major U.S. banks are either already in it, getting into it, or thinking that they should. Other banks are interested, but still skeptical.

"I say to them that this is too

much of an opportunity *not* to get involved — or, at the very least, that they should make the decision now on whether or not to enter the market," Parker continued.

"There's lots of competition, and competition is good. He who has the best marketing capability will survive and be successful."

Much of that success, of course, depends on a bank's appetite for ITC and ACRS — the crucial tax benefits of vehicle leasing. Garry Marquiss, auto lease administrator for BankOne of Columbus, OH, told a general session that banks' pre-tax lease earnings can sometimes approach 21 percent. That's considerably more than yields on installment loans, with nearly half attributable to a front-loaded ITC and quarterly depreciation allowances.

But with ITC and ACRS currently subject to government review, those earnings could drop overnight. "If conditions change, you could lose the benefits you had counted on," Marquiss cautioned his fellow bankers. "That's partly why the economic, regulatory, and tax and accounting risks of leasing outweigh the potential benefits."

At a workshop for experienced lessors, Christopher Formant of Baltimore's Maryland National Bank also addressed the volatile legislative environment. "It would be naive to assume that some form of ACRS will not remain," asserted Formant, a Maryland National vice president. "ITC may be doomed, and higher depreciation schedules might become the norm. If I remember correctly, however, ITC's have been repealed twice in the past, only to be reinstituted once capital formation fell. So we might see that pattern again, particularly if the economy goes into a slow cy-

## Average Portfolio Size by Number of Leases

| Leases in Portfolio | Banks in Group | Number of Leases | | Portfolio Balances ($ Millions) | | % Change | Number of Banks Offering: Direct Closed End | Direct Open End | Indirect Closed End | Indirect Open End |
|---|---|---|---|---|---|---|---|---|---|---|
| | | 1983 | 1984 | 1983 | 1984 | | | | | |
| Less than 1,000 | 31 | 386 | 480 | 4.4 | 6.6 | 50.0 | 5 | 9 | 23 | 10 |
| 1,000 - 4,999 | 11 | 2,398 | 2,821 | 28.0 | 37.4 | 33.6 | 2 | 1 | 7 | 5 |
| 5,000 - 9,999 | 10 | 6,781 | 5,777 | 67.7 | 68.0 | .4 | 1 | 1 | 10 | 8 |
| 10,000 and over | 6 | 21,521 | 24,266 | 306.7 | 360.5 | 17.5 | 2 | 3 | 5 | 6 |

## Average Portfolio Size and New Lease Volume by Geographic Region

| Region* | Banks in Group | Number of Leases | | Portfolio Balances ($ Millions) | | New Lease Volume ($ Millions) | | Number of Banks Offering: Direct Closed End | Direct Open End | Indirect Closed End | Indirect Open End |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1983 | 1984 | 1983 | 1984 | 1983 | 1984 | | | | |
| 1 | 12 | 11,150 | 11,752 | 149.3 | 166.8 | 75.6 | 80.3 | 2 | 2 | 8 | 9 |
| 2 | 2 | 6,780 | 3,540 | 47.7 | 36.2 | 35.6 | 24.2 | 0 | 0 | 2 | 1 |
| 3 | 3 | 2,045 | 2,057 | 28.3 | 29.0 | 24.8 | 19.3 | 0 | 0 | 3 | 0 |
| 4 | 15 | 1,557 | 8,914 | 21.6 | 40.5 | 15.8 | 32.6 | 2 | 3 | 13 | 8 |
| 5 | 27 | 1,440 | 2,001 | 12.8 | 30.9 | 9.5 | 16.0 | 5 | 8 | 15 | 6 |

* Region 1: Alaska, California, Hawaii, Oregon, Washington. Region 2: Arizona, Colorado, Idaho, Montana, Nevada, New Mexico, Utah, Wyoming. Region 3: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Arkansas, Louisiana, Oklahoma, Texas. Region 4: Illinois, Indiana, Michigan, Ohio, Wisconsin, Alabama, Kentucky, Tennessee. Region 5: New York, New Jersey, Pennsylvania, Delaware, District of Columbia, Mississippi, Florida, Georgia, Maryland, North Carolina, South Carolina, Virginia, West Virginia, Connecticut, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island.

Portfolios under 1,000 leases had the largest percentage increase in balances, up 50% over 1983. The over 10,000 lease range increased 17.5% in 1984, following an 18% increase in 1983. From 1982 to 1984 this range increased average dollar balances by $100 million going from $260 to $360 million dollars. Looking at geographic regions the heavy industrial states of the midwest (Region 4) had a high percentage of 87.5%, but was topped by the East Coast (Region 5) with 141.4%. Percentage gains are always easier from a lower base.

Source: *Survey of Bank Automobile Leasing, 1984 Activity*, by the Consumer Bankers Association

# Top Thirty Banks In Automobile Leasing

| | Bank | Location | Leases in Portfolio |
|---|---|---|---|
| 1. | Security Pacific Credit Corp. | Woodland Hills, CA | 41,496 |
| 2. | Key Bank | Albany, NY | 32,000 |
| 3. | First Interstate Bank of California | Cerritos, CA | 29,712 |
| 4. | Wells Fargo Bank | Oakland, CA | 28,997 |
| 5. | BancAmerica Acceptance Corp. | Santa Clara, CA | 17,540 |
| 6. | First Pennsylvania Bank—LeaseIt | Ft. Washington, PA | 16,831 |
| 7. | Maryland National Bank | Baltimore, MD | 15,000 |
| 8. | Manufacturers Hanover Trust | Hicksville, NY | 15,000 |
| 9. | Marine Midland Bank | Buffalo, NY | 9,000 |
| 10. | Fidelity (LeaseCar) | Wayne, PA | 8,500 |
| 11. | Citizens and Southern National Bank | Atlanta, GA | 7,300 |
| 12. | INST Credit Services Corp. subsidiary of Union Bank | Van Nuys, CA | 7,158 |
| 13. | The Fifth Third Bank | Cincinnati, OH | 6,293 |
| 14. | Bank of New England | Boston, MA | 6,200 |
| 15. | Valley National Bank | Phoenix, AZ | 6,150 |
| 16. | Manufacturers Bank of Detroit | Detroit, MI | 5,994 |
| 17. | BankOne Columbus | Columbus, OH | 5,700 |
| 18. | National City Bank | Cleveland, OH | 5,600 |
| 19. | Seafirst | Seattle, WA | 5,559 |
| 20. | Trust Company Bank | Atlanta, GA | 5,190 |
| 21. | Huntington National Bank | Columbus, OH | 5,100 |
| 22. | National Bank of Detroit | Troy, MI | 5,025 |
| 23. | Bank of the West | San Jose, CA | 4,372 |
| 24. | Indiana National Bank | Indianapolis, IN | 4,172 |
| 25. | Dominion Bank | Roanoke, VA | 4,011 |
| 26. | First National Bank of Atlanta | Atlanta, GA | 3,204 |
| 27. | Boatmen's National Bank | St. Louis, MO | 3,090 |
| 28. | InterFirst Bank Dallas | Dallas, TX | 3,067 |
| 29. | Lloyds Bank of California | Monterey Park, CA | 2,137 |
| 30. | Hibernia Bank | Concord, CA | 2,129 |

Source: *Automotive Fleet* Research Dept., with the cooperation of the Consumer Bankers Association.

## "...indirect could be a way to get into the market..."

cle or a recession."

In separate interviews with *Automotive Fleet*, tax benefits and a related issue — competition for the small-fleet dollar — were assessed by two important members of the CBA's leasing committee. Committee Chairman William Wilemon, senior vice president of Valley National Bank in Phoenix, said he doubted whether the loss of some tax advantages would make banks more hesitant to pursue small commercial-fleet accounts.

"I don't think we would approach the small fleet any differently in that case," Wilemon said carefully. "The only thing that would be different would be the pricing mechanism, the manner in which we price the product. I'd still see us aggressively servicing that market, only at a different price."

Does Wilemon believe more banks will enter the direct-leasing market? "I don't see that changing much," he replied. "But it depends on the composition of the bank. Some will find that it's too difficult to get into the indirect business, so they'll go direct. That could be a way to get in the market more easily. But I view the indirect market right now as very competitive, very difficult for a small bank to get into."

Committee member Dale Miller, vice president of Wells Fargo Bank of Oakland, CA, considers financial institutions in *some* competition for fleet business...but not much. "Leasing is a natural for us if we're going to take care of our commercial customers. A lot of them have fleets of five to 20 cars," Miller told *AF*. "But it's hard for the banks to compete — and I'm not sure we'd want to — with firms like U.S. Fleet Leasing and PHH when we can't buy the cars the way they do.

"If we lease a vehicle directly, we've got to buy it from the local dealer, so it's a different business altogether," Miller went on. "We're

### Average Term of Lease ...by Portfolio Size

| Total Portfolio Size (# Leases) | Direct Closed-End | Direct Open-End | Indirect Closed-End | Indirect Open-End | All Lease Types |
|---|---|---|---|---|---|
| Under 1,000 Leases | 47 mo. | 39 mo. | 43 mo. | 43 mo. | 44 mo. |
| 1,000 - 4,999 | 45 mo. | 48 mo. | 47 mo. | 46 mo. | 46 mo. |
| 5,000 - 9,999 | N/A | N/A | 46 mo. | 45 mo. | 46 mo. |
| 10,000 and over | 48 mo. | N/A | 49 mo. | 46 mo. | 48 mo. |
| ALL SIZES | 46 mo. | 40 mo. | 45 mo. | 45 mo. | 44 mo. |

The average lease term held steady in 1981 and 1982 at 42 months, decreased to 41 months in 1983 and then climbed to 44 months in 1984. Direct leases averaged 43 months and indirect leases averaged 45 months. At 46 months Direct Closed-End had the longest average term lease while Direct Open-End leasing had the shortest average of 40 months.

### Did Bank Take Advantage of Tax Deduction Benefits Gained from Depreciation of Leasing Inventory by ...Portfolio Size

| Total Portfolio Size (# Leases) | Yes, Always | Yes, Most of The Time | Yes, Some of The Time | Yes, Seldom | No, Never |
|---|---|---|---|---|---|
| Under 1,000 | 46% | 4% | 17% | — | 33% |
| 1,000 - 4,999 | 22% | — | 33% | — | 45% |
| 5,000 - 9,999 | 56% | 22% | — | — | 22% |
| 10,000 and over | 75% | — | — | — | 25% |
| ALL SIZES | 46% | 6% | 15% | 0% | 33% |

Two thirds of our members took advantage of tax deduction benefits accrued from depreciation in 1984, the same as in 1983 — at least part of the time. That was the same as 1983. However, members always taking these deductions increased from 37% in 1983 to 46% in 1984.

## "...new business was enjoyed by 80 percent..."

basically financing cars through auto dealers or independent lease companies or lease brokers who may not want to carry the cars in their own portfolio. They broker it to us, and we become the lessor — we get the tax benefits — but it's their customer. So a lease is just another one of our financing instruments."

Interestingly, Miller predicts that leasing *per se* will become less popular with consumers as "look-alike" packages are made available. "More and more cars are being financed through 'leasing terms' these days — either through a lease itself or through a balloon-payment loan," Miller said. "The balloon has not generally been available up to now, but it's becoming more available. As it does, leasing will decrease and installment loans will also decrease."

Other sessions of the three-day conference dealt with the balloon financing mechanism, management of multi-state operations, tax aspects of auto leasing, and the termination and selling of inventories.

The St. Louis gathering also marked release of the CBA's third annual *Survey of Bank Automobile Leasing* — the only annual survey providing statistics on auto leasing trends in financial institutions. Compiled by Valley National's Robert Brinkmann, the '85 study includes responses from 219 CBA members, 59 of whom conducted auto leasing operations in '84. (An additional 46 members engaged in other leasing activities.)

Among the 59 car leasing members, 31 percent operated out of state as well as in their home state; 40 percent operated statewide; and 29 percent leased only within their local area. While 114 CBA members weren't involved in any type of leasing, 15 indicated their intention to implement an auto leasing program in '85.

An increased level of new business was enjoyed by 80 percent of the CBA respondents, with total auto lease volume up 54 percent from '83. Outstanding balances at the end of '84 were 28 percent greater than the previous year. Auto leasing portfolios averaged $60.3 million (a 26 percent increase in the average portfolio). Delinquencies decreased to 1.97 percent from 2.24 percent, and the decline ratio moved down to 43 percent from 49 percent in '83. Net losses as a percent of average outstandings also decreased during '84, ending the

### Handling of Investment Tax Credit ...by Portfolio Size

| Total Portfolio Size (# Leases) | Retain Entire Credit | On Request Will Pass On Portion of CR | On Request Will Pass Thru Entire Credit | Automatic Passes Thru Portion of Credit | Automatic Passes Thru Entire Credit | Other |
|---|---|---|---|---|---|---|
| Under 1,000 Leases | 23% | — | 42% | 4% | 19% | 12% |
| 1,000 - 4,999 | 25% | 8% | 50% | 8% | — | 9% |
| 5,000 - 9,999 | 64% | — | 27% | — | — | 9% |
| 10,000 and over | 33% | 17% | 33% | — | — | 17% |
| ALL SIZES | 32% | 4% | 40% | 4% | 9% | 11% |

### ...by Region

| Region | | | | | | |
|---|---|---|---|---|---|---|
| 1 | 23% | 15% | 62% | — | — | — |
| 2 | — | — | 100% | — | — | — |
| 3 | 67% | — | 33% | — | — | — |
| 4 | 50% | — | 30% | — | 20% | — |
| 5 | 36% | — | 37% | 9% | 14% | 4% |
| ALL REGIONS | 32% | 4% | 40% | 4% | 9% | 11% |

**The entire Investment Tax Credit was retained by 32% of the respondents versus 21% in 1983. In 1982 the entire credit was retained by 31%. The credit was voluntarily passed through by 13% in 1984 versus 17% in 1983. From the information on hand no trends can be discerned.**

**"...Monteith of Security Pacific takes over as CBA chairman."**

year at .47 percent versus .60 percent in '83.

"It was a very good leasing year" for the banks, Brinkmann summed up. And the ones ahead could be even better. In September, Robert Monteith of California-based Security Pacific Credit Corp. will take over as the CBA's new chairman. A dynamic former head of the association's leasing commitee, Monteith's the guy who originally convinced the banks that vehicle leasing is a growth industry.

AF

## Banks Offering Leases on Used Cars ...by Region

| Region | Direct Closed-End | | Direct Open-End | | Indirect Closed-End | | Indirect Open-End | |
|---|---|---|---|---|---|---|---|---|
| | Yes | No | Yes | No | Yes | No | Yes | No |
| 1 | 1 | 4 | 0 | 5 | 1 | 7 | 1 | 7 |
| 2 | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 1 |
| 3 | 0 | 2 | 0 | 2 | 0 | 3 | 0 | 2 |
| 4 | 0 | 2 | 1 | 2 | 5 | 6 | 5 | 5 |
| 5 | 3 | 5 | 4 | 7 | 8 | 9 | 6 | 5 |
| ALL REGIONS | 4 | 13 | 5 | 16 | 15 | 26 | 13 | 20 |

Used car leasing was conducted by 33% of those responding to this question. Of direct lessors 24% leased used cars, while 38% of indirect lessors leased used cars.

## Average Capital Cost Per *New* Lease ...by Portfolio Size

| Total Portfolio Size (# Leases) | Direct Closed-End | Direct Open-End | Indirect Closed-End | Indirect Open-End | All Lease Types |
|---|---|---|---|---|---|
| Under 1,000 leases | $13,630 | $15,608 | $13,112 | $13,164 | $13,547 |
| 1,000 — 4,999 | 12,031 | 13,154 | 14,251 | 13,923 | 13,502 |
| 5,000 — 9,999 | 16,000 | N/A | 14,326 | 14,349 | 14,555 |
| 10,000 and over | 14,822 | 10,146 | 14,714 | 14,947 | 14,143 |
| ALL SIZES | $13,696 | $13,779 | $13,808 | $13,992 | $13,830 |

## ...by Region

| Region | Direct Closed-End | Direct Open-End | Indirect Closed-End | Indirect Open-End | All Lease Types |
|---|---|---|---|---|---|
| 1 | $13,206 | $ 9,572 | $14,243 | $14,287 | $13,632 |
| 2 | N/A | N/A | 13,093 | 13,122 | 13,103 |
| 3 | 14,000 | 12,000 | 14,392 | 12,000 | 13,596 |
| 4 | 14,890 | 11,953 | 15,136 | 13,994 | 14,595 |
| 5 | 13,630 | 13,528 | 12,540 | 14,267 | 13,196 |
| ALL REGIONS | $13,696 | $13,779 | $13,808 | $13,992 | $13,830 |

After decreasing in 1983, the average capital cost of a new lease increased to $13,830.

| 1981 | 1982 | 1983 | 1984 |
|---|---|---|---|
| $11,143 | $13,634 | $12,630 | $13,830 |

With larger cars more in vogue this past year, a $1,200 increase (9.5%) seems very reasonable. At $13,830 the average capital cost in 1984 was only $196 greater than the 1982 cost per new lease.

# Fleet Operating Costs Decline for Third Year

Fleet operating expenses declined for the third consecutive year in '84, according to the annual operating expense survey conducted by the National Association of Fleet Administrators.

A total of 84 fleets, operating 79,669 passenger cars, submitted data for the annual survey.

Operating expenses declined approximately three tenths of a cent per mile in the "composite" fleet group (those fleets that do not break out expenses by the size of car) from .0793 cents per mile in '83 to .0763 cents per mile in '84. The '84 operating expense is a full penny per mile less than in '82.

Average fuel economy or miles per gallon for the fleets was computed using a price of $1.26 a gallon for fuel. This is an average for the year combining both full-service and self-service pump prices.

The average miles per gallon figure for compacts was 23.8; for mid-size cars, 20.5; and for large cars, 18.7 miles per gallon.

The results of the survey are based on NAFA's Recommended Clas-

## Operating Expense Comparisons—1982 - 1984 Mid-Size Cars

| | 1982 | 1983 | 1984 |
|---|---|---|---|
| Average Miles per Month | 1,880 | 1,821 | 1,833 |
| **Operating Expenses** (cents cost per car per mile) | | | |
| Fuel | .0643 | .0579 | .0560 |
| Oil | .0011 | .0016 | .0012 |
| Tires & Tire Repair | .0057 | .0041 | .0040 |
| Repair & Maintenance | .0150 | .0157 | .0151 |
| **Total Operating Expense** | **.0861** | **.0793** | **.0763** |
| **Incidental Expenses** (dollar cost per car per month) | | | |
| License & Taxes | $ 8.63 | $ 9.95 | $11.62 |
| Accident Repairs—Recoveries | 7.39 | 8.85 | 8.74 |
| Washing | 6.14 | 4.12 | 4.25 |
| Parking & Tolls | 12.09 | 11.06 | 7.46 |
| Miscellaneous | 2.98 | 2.97 | 3.25 |
| **Total Incidental Expenses** | **$37.23** | **$36.95** | **$35.32** |

| | 1982 | 1983 | 1984 |
|---|---|---|---|
| **Standing Expenses** (dollar cost per car per month) | | | |
| Leasing Service Charge or Interest | $76.38 | $72.05 | $60.40 |
| Depreciation Reserve | 161.37 | 153.65 | 182.95 |
| Depreciation Adjustment | -23.06 | -12.38 | -23.83 |
| Selling Expenses | 11.38 | 5.04 | 11.46 |
| Insurance | 23.94 | 20.96 | 19.03 |
| Total Standing Expenses | $250.01 | $239.32 | $250.01 |
| **Credits** (Dollar return per car per month) | | | |
| Personal Use Credit | $42.28 | 47.04 | 45.42 |
| **Net Expenses** (Incidental expenses plus standing expenses less credits) | $244.96 | $228.77 | $239.91 |

## "Total operating expenses... .0763 cents per mile."

sification of Automobile Expenses. Under this accounting system, fleet costs are divided into three major categories:

Operating Expenses: These costs consist of all expenses directly related to running a vehicle — fuel, oil, tires and tire repair, and normal maintenance and repair. These expenses are computed in pennies per mile per car.

Incidental Expenses: These costs include licenses and taxes, accident repairs less recoveries, washing, parking and tolls, and miscellaneous expenses. These costs are computed on a dollars per car per month basis.

Standing Expenses: The third category consists of investment costs, either interest paid on purchases or leasing company service charges, depreciation reserve, insurance, and selling costs. Deducted from these expenses are depreciation adjustments (if any) after a vehicle is sold. The standing expenses are also expressed in dollars per car per month.

To arrive at the Net Expense figure, personal use chargebacks and any optional equipment purchased by the company car operator are deducted from the combined Incidental and Standing Expenses.

The composite fleet consists of nearly 40,000 passenger cars. The fleets in this group do not break out expenses by size of car; they provide only totals for the entire fleet.

The cars in these fleets were kept in service an average of 31.5 months and driven 57,740 miles. Two percent of the cars in the composite fleet are subcompacts; 69 percent are compacts; 25 percent are mid-size; and 4 percent large.

Seventy-eight percent of the cars in the composite fleet have four-cylinder engines; 19 percent are equipped with six-cylinder engines; while 3 percent have eight-cylinders.

These are well-equipped cars. Ninety-eight percent are air conditioned; 97 percent have automatic transmission, 99 percent have power steering; and 100 percent are equipped with power brakes.

Based on a fuel cost of $1.26 per gallon, these cars used 81 gallons of gas a month to drive 1,833 miles, an average miles per gallon figure of 22.5.

Total operating expenses for the group amounted to .0763 cents per mile, about one-third of a cent per mile less than in '83 and a full cent per mile lower than in '82.

Incidental expenses amounted to $35.32 per car per month. Standing expenses were $250.01 per car per month. Net expenses (incidental expenses plus standing expenses minus a personal use credit or chargeback of $45.42) amounted to $239.91.

Translating all expenses into dollars per car per month, the total expense amounts to $379.76, or 20.7 cents a mile.

The compact car segment of the '84 operating expense survey reported operating expenses of .0708 cents per mile. These cars were driven an average of 1,747 miles per month. They were kept in service an average of 33.2 months.

Fuel expenses for compact cars

### Operating Expense Comparisons—1982 - 1984

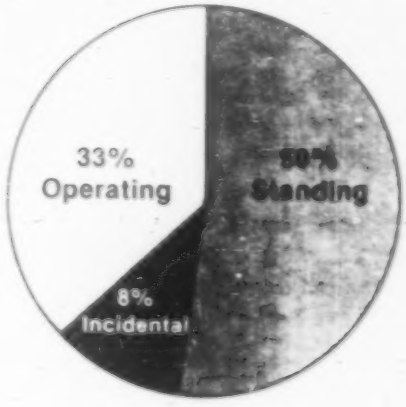
#### Mid-Size Cars

| | 1982 | 1983 | 1984 |
|---|---|---|---|
| Average Miles per Month | 2,027 | 2,236 | 2,032 |
| Fuel | .0748 | .0616 | .0614 |
| Oil | .0014 | .0016 | .0018 |
| Tires & Tire Repair | .0053 | .0064 | .0043 |
| Repair & Maintenance | .0105 | .0169 | .0162 |
| **Total Operating Expenses** | **.0920** | **.0865** | **.0837** |
| Average Price per Gallon of Fuel | $1.136 | $1.235 | $1.26 |
| Average Miles per Gallon | 18.2 | 20.05 | 20.05 |

#### Compact Cars

| | 1982 | 1983 | 1984 |
|---|---|---|---|
| Average Miles per Month | 2,339 | 2,153 | 1,747 |
| Fuel | .0627 | .0517 | .0528 |
| Oil | .0015 | .0017 | .0014 |
| Tires & Tire Repair | .0040 | .0035 | .0045 |
| Repair & Maintenance | .0112 | .0126 | .0121 |
| **Total Operating Expenses** | **.0794** | **.0695** | **.0708** |
| Average Miles per Gallon | 21.8 | 24.1 | 23.8 |
| Average Price per Gallon of Fuel | $1.36 | $1.235 | $1.26 |

### Composite Fleet Breakdown of Expenses




Does Not Reflect Personal Use or Equipment Credits

## "Large cars. . .18.7 miles per gallon and .0935 cents per mile."

were .0528 cents per mile. Based on a fuel price of $1.26 per gallon, these cars averaged 23.8 miles per gallon.

Every car in the group has a four-cylinder engine, and all of them were equipped with air conditioning, automatic transmission, power steering, and power brakes.

The mid-size cars in the '84 survey had operating expenses of .0837 cents per mile, with fuel expenses of .0614 cents per mile. They cost one cent a mile more to operate than a compact car.

Thirty-seven percent of the cars in the mid-size are equipped with four-cylinder engines; 56 percent with six-cylinder engines; and 7 percent with eight-cylinder engines.

Every car in the mid-size group was equipped with air conditioning, automatic transmission, power steering, and power brakes.

Based on the standard gasoline prices of $1.26 per gallon, these cars averaged 20.5 miles per gallon, more than three miles per gallon less than the compact cars.

The large car segment of the '84 operating expense survey averaged 18.7 miles per gallon. These cars were driven an average of 2,085 miles per month and kept in service for 26.6 months.

Total operating expenses for this group of vehicles came to .0935 cents a mile, a penny per mile more than mid-size cars and two cents a mile more than compact cars.

Ninety-nine percent of the large cars have eight-cylinder engines, and all are equipped with air conditioning, power steering, power brakes, and automatic transmissions.

As in previous surveys, cars in Canada cost more to operate than in the United States. According to responses to the '84 survey, operating expenses for Canadian cars amounted to .1077 cents a mile.

The Canadian fleet segment is made up of 8 percent sub-compacts; 44 percent compacts; 39 percent mid-size cars; and 9 percent large cars.

Fifty percent of the Canadian cars have four-cylinder engines; 28 percent have six-cylinder engines; and 22 percent have eight-cylinder engines.

Sixteen percent of the Canadian cars are air conditioned; 99.9 percent have automatic transmissions; 98.7 percent have power steering and power brakes.

The Canadian cars are kept in service an average of 30.7 months and driven an average of 2,427 miles per month. Total service life for these cars averages 74,509 miles.

A breakdown of the Canadian fleet's operating expenses shows fuel expenses to be .0816 cents per mile; oil, .0012 per mile; tires, .0044 per mile; and repair and maintenance, .0205 per mile.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Circle 140 on Inquiry Card

**Average of 5,852 Cars per Dealer**

# Top Fleet Dealers Honored by *Automotive Fleet's* Ninth Annual Dealer Awards

At the end of 1984, there were 20,850 domestic-make dealers in the U.S., with 10,100 of those also carrying import makes. Moreover, there were about 3,900 exclusively-import dealers in addition to the 10,100 'domestic' dealers dualed with imports. That totals nearly 25,000 separate dealerships selling both domestic and import cars and light trucks.

Collectively, these dealers were responsible for the new sales of over 9 million cars, or about an average of 360 car sales per dealership for the year.

*Automotive Fleet* has long felt that those fleet-minded dealers generating record fleet sales deserve proper recognition. That feeling was manifested into *AF*'s annual Fleet Dealer Awards, instituted eight years ago with plaques presented to the top three winners from each of the 11 major fleet makes.

From the initial years of the awards, the auto manufacturers have been enthusiastic and supportive for their dealer winners and the total recognition process. They have cooperated with *Automotive Fleet* each year by checking internal records, running computer printouts, and relating the winners to the publisher.

In 1984, fleet registrations reached a record mark of 1,700,000. The top 33 dealers represented by the 13 makes recorded total fleet sales of *193,135* or *an average of 5,852 cars sold per dealer for the year.* These figures should erase any doubt why the makers embrace the award program.

It has now become traditional for the Dealer Award plaques to be presented at the annual Awards Luncheon on the final day of the Automotive Fleet and Leasing Association's yearly spring meeting. At that time, all the dealer winners are congratulated by other fleet dealers, corporate and lessor buyers, and allied fleet people.

In truth, their aggressive selling has greatly contributed to the industry's vitality. As the industry continues to evolve, we continue to look to dealers for their contribution.

## Dealer Awards for 1984

| | | | | |
|---|---|---|---|---|
| CHEVROLET | Bill Wink III | Wink Chevrolet | Dearborn, MI | 19,541 |
| | Jack Evans | Ed Morse Chevrolet | Lauderhill, FL | 12,569 |
| | John Tkac | Anthony Abraham Chevrolet | Miami, FL | 11,054 |
| BUICK | Sonny King | Orange Buick Co. | Orlando, FL | 6,256 |
| | Bob Brest | Bob Brest Buick | Lynn, MA | 5,873 |
| | Joan Boeckle | Stillman & Hoag Buick | Englewood, NJ | 5,542 |
| OLDSMOBILE | Bob Sullivan | King Motor Company | Ft. Lauderdale, FL | 10,912 |
| | Robert Kunes | Weil Oldsmobile | Libertyville, IL | 8,549 |
| | Thomas Mourning | Ray Oldsmobile | Chicago, IL | 7,538 |
| | Thomas Scolan | | | |

## Automotive Fleet's Dealer Awards, *continued*

| | | | | |
|---|---|---|---|---|
| PONTIAC | Walt Kozak | Penn Pontiac | Baltimore, MD | 9,505 |
| | Bud Morrison | JM Pontiac | Hollywood, FL | 6,209 |
| | Donna Janazzo | Stephen Pontiac | Bristol, CT | 2,817 |
| CADILLAC | Phil Davis<br>Evelyn DeMarco | Polkowitz Motors | Perth Amboy, NJ | 4,661 |
| | Beverly Toomey | Roger Penske Cadillac | Downey, CA | 1,885 |
| | Fran Frier<br>Bob Alarcon | Potamkin Cadillac | New York, NY | 1,807 |
| FORD | Sam Marshall | Marshall Motor Co. | Mayfield Heights, OH | 11,375 |
| | Bill Bower, Sr. | Friendly Ford | No. Miami Beach, FL | 7,759 |
| | Joe David | Pacifico Ford | Philadelphia, PA | 7,446 |
| LINCOLN-MERCURY | Jeannie Kerner | O'Connor Lincoln-Mercury | Los Angeles, CA | 3,737 |
| | Jeff Hart | Pompano Lincoln-Mercury | Pompano Beach, FL | 2,933 |
| | Elbert Summers | Leland Lincoln-Mercury | Houston, TX | 2,526 |
| CHRYSLER/ PLYMOUTH | Jim Hoffer | Fireside Chrysler/Plymouth | Schaumburg, IL | 2,332 |
| | Jim Wallace | Galena Chrysler/Plymouth | Fort Meyers, FL | 2,070 |
| | Irv Schwartz | Barish Chrysler/Plymouth | Los Angeles, CA | 2,043 |
| DODGE | Jack Evans | Ed Morse Dodge | Ft. Lauderdale, FL | 4,969 |
| | Stan Smith | Del Amo Dodge | Torrance, CA | 3,464 |
| | Jerry Ulm | Winter Haven Chrysler/Plymouth/Dodge | Torrance, CA | 3,464 |
| AMERICAN MOTORS | Harvey Lipman | Lipman Motors | Hartford, CT | 7,484 |
| | Johnny Davis | Skinner AMC/Jeep/Renault | Birmingham, AL | 1,121 |
| | Stephen Katz | Kayson AMC/Jeep/Renault | Croton on Hudson, NY | 1,121 |
| NISSAN | Ron Baker | Fresno Datsun | Fresno, CA | 216* |
| | Phillip Goodenough | Concord Datsun | Concord, CA | 175* |
| | Debbie Schlernitzauer | Dick Smith Motors | Columbia, SC | 150* |
| TOYOTA | Dominic Longo | Longo Toyota | El Monte, CA | 4,446 |
| | Byrum Bingham | Bingham Toyota | Clovis, CA | 3,877 |
| | Orval Paul | Norwalk Toyota | Norwalk, CA | 3,139 |
| VOLKSWAGEN | Paul Nerenberg | Gunther Volkswagen | Ft. Lauderdale, FL | 590 |
| | Bill Leudesdorf | Countryside Volkswagen | St. Paul, MN | 534 |
| | David Mollohan | University Volkswagen | Albuquerque, NM | 500 |
| | | | **TOTAL** | **193,135** |

** Truck Sales Only*

# Analysis of '84's Most Popular Car and Light-Truck Colors

It was first introduced as an exterior shade for large cars and compacts in '83. And never in the recent history of automotive colors has a single color vaulted so quickly to the top of its class. In '84, it garnered 18.4 percent of the full-size and intermediate category and 12.2 percent of the compact category. Any guesses?

Although those with a more punctilious palette might term it a rosy taupe, the automotive world knows it as "light red-brown."

In '83, light red-brown netted 19.3 percent of the full-size and intermediate category, according to figures published by the DuPont Co. And with '84, the color netted 18.4 percent of that large-vehicle segment. With compacts, the penetration is similarly impressive: in '83, light red-brown registered 12.3 percent of the compact-size vehicles. In '84, it registered 12.2 percent. Robert Daily, who manages DuPont's color market group, comments, "Seldom has a single color led both categories in the same year. Even more impressive is the fact that 1984 was only the second year for light red-brown as a compact color."

If we look at the colors in broadest terms, we notice that white, dark blue, and light blue remained prominent on both large and small cars in '84. In contrast, gray or silver showed the most variation in '84, moving from seventh to fifth position among the large cars, while falling from first to sixth among the smaller autos.

Also in broad terms, we see the continued rise of lighter, brighter hues — particularly red and beige. For the large cars, light red posted the greatest percentage gain, moving from 2.3 percent in '83 to 6.4 percent in '84. For the smaller cars, beige showed the greatest percentage gain, jumping from 2.8 percent to 6.8 percent over the last year. Daily analyzes this jump, saying: "This shift, combined with other indicators, may signal a change from the muted and subdued colors of the early eighties to richer and more lively colors in the future."

In the small-car grouping, black moved from 4.3 percent to 5.5 percent in the last year, while light gray-green fell from 5.0 percent to 3.6 percent. In the larger-car category, light gray-green slid less dramatically, from 6.8 percent to

## 1984 Passenger Cars

### Full and Intermediate-size

| Rank Color | 1984% | 1983% | +/− |
|---|---|---|---|
| 1. Light red-brown | 18.4 | 19.3 | −0.9 |
| 2. White | 12.6 | 12.5 | +0.1 |
| 3. Dark blue | 12.4 | 11.7 | +0.7 |
| 4. Light blue | 9.0 | 9.5 | −0.5 |
| 5. Gray (silver) | 7.8 | 7.8 | — |
| 6. Beige | 7.4 | 5.6 | +1.8 |
| 7. Light red | 6.4 | 2.3 | +4.1 |
| 8. Dark red | 5.3 | 7.9 | −2.0 |
| 9. Dark brown | 5.8 | 7.9 | −2.1 |
| 10. Light gray-green | 5.6 | 6.8 | −1.2 |

### Compact-size

| Rank Color | 1984% | 1983% | +/− |
|---|---|---|---|
| 1. Light red-brown | 12.2 | 12.3 | −0.1 |
| 2. White | 11.5 | 12.8 | −1.3 |
| 3. Light blue | 11.2 | 12.6 | −1.4 |
| 4. Dark blue | 9.8 | 11.1 | −1.3 |
| 5. Red | 9.7 | 10.2 | −0.5 |
| 6. Gray (silver) | 8.7 | 12.9 | −4.2 |
| 7. Dark brown | 7.1 | 5.2 | +1.9 |
| 8. Beige | 6.8 | 2.8 | +4.0 |
| 9. Black | 5.5 | 4.3 | +1.2 |
| 10. Light gray-green | 3.6 | 5.0 | −1.4 |

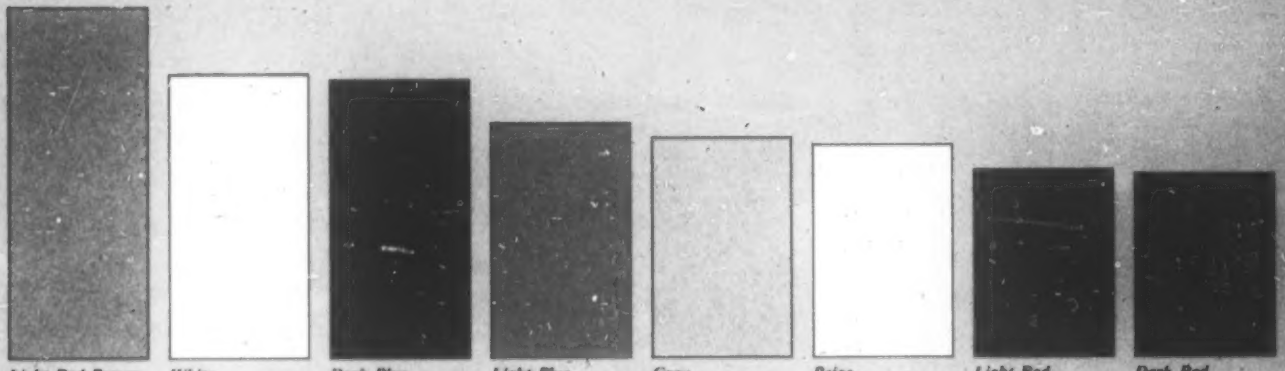
## 1984 Trucks

| Rank Color | 1984% | 1983% | +/− |
|---|---|---|---|
| 1. White | 16.1 | 16.0 | +0.1 |
| 2. Light blue | 14.2 | 14.5 | −0.3 |
| 3. Dark blue | 13.0 | 11.4 | +1.6 |
| 4. Light grey | 12.1 | 8.8 | +3.3 |
| 5. Red | 10.2 | 3.9 | +6.3 |
| 6. Tan | 9.1 | 9.8 | −0.7 |
| 7. Dark brown/tan* | 8.0 | 2.5 | +5.5 |
| 8. Black | 5.8 | 10.3 | −4.5 |
| 9. Med./Dark* red | 4.3 | 8.3 | −4.0 |
| 10. Gold | 4.1 | 1.8 | +2.3 |

*Second color named is corresponding 1983 shade not offered in 1984.
Source: DuPont Co.

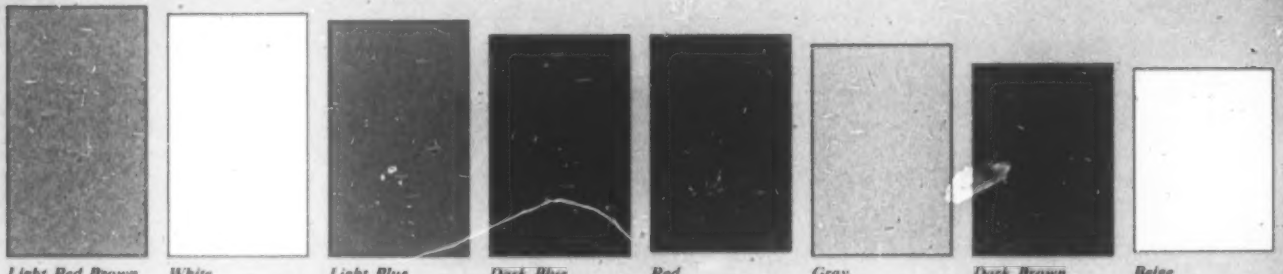
**". . .white has long ranked as the most popular truck color."**

## *Full Size And Intermediates*



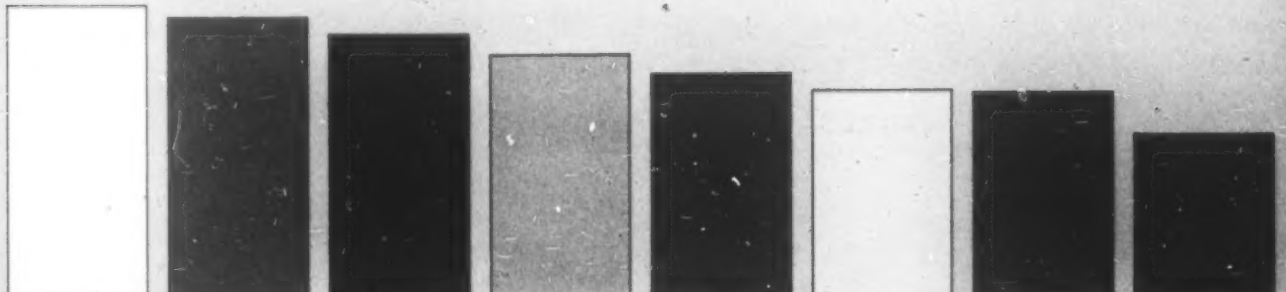
*Light Red Brown* 18.4 | *White* 12.6 | *Dark Blue* 12.4 | *Light Blue* 9.0 | *Gray* 7.8 | *Beige* 7.4 | *Light Red* 6.4 | *Dark Red* 5.9

## *Compacts*



*Light Red Brown* 12.2 | *White* 11.5 | *Light Blue* 11.2 | *Dark Blue* 9.8 | *Red* 9.7 | *Gray* 8.7 | *Dark Brown* 7.1 | *Beige* 6.8

## *Trucks*



*White* 15.1 | *Light Blue* 14.2 | *Dark Blue* 13.0 | *Light Gray* 12.1 | *Bright Red* 10.2 | *Tan* 9.1 | *Dark Brown* 8.0 | *Black* 5.8

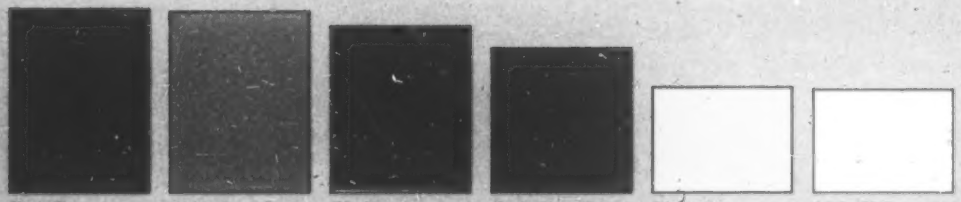
5.6 percent during the last year.

With domestic trucks, the top three colors were white, light blue, and dark blue. The percentage points for white and light blue show a steady penetration of those colors, while dark blue's popularity rose slightly during the last year from 11.4 percent to 13.0 percent. Daily comments, "Because of its wide use in striping and two-tone commercial applications, white has long ranked as the most popular truck color, but all three of '83's leaders were more or less stagnant compared with on-rushing red and light-gray."

In '83, gray had registered 8.8 percent, but with '84 it climbed to 12.1. In step with the increased popularity of brighter colors on cars, red registered the greatest gain among truck colors, jumping from 3.9 percent in '83 to 10.2 percent. The colors that light gray and

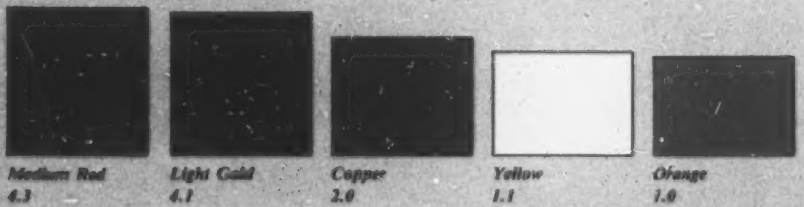
**"Black fell more than any other truck color."**

## *Percentage of Popularity*



*Dark Brown* 5.8 | *Light Gray-Green* 5.6 | *Black* 4.5 | *Dark Gray-Green* 2.8 | *Light Gray* .8 | *Light Yellow* .6

*Black* 5.3 | *Light Gray-Green* 3.6 | *Light Red* 3.4 | *Light Gray* 3.2 | *Medium Gray* 3.0 | *Gold* 1.5 | *Dark Red* 1.3 | *Dark Gray-Green* 1.2



*Medium Red* 4.3 | *Light Gold* 4.1 | *Copper* 2.0 | *Yellow* 1.1 | *Orange* 1.0

red displaced in the popularity scale were black and tan. Black, in fact, fell more in popularity than any other truck color, registering a slide from 10.3 percent in '83 to 5.8 percent in '84. Dark brown moved up impressively, jumping from 2.5 percent in '83 to 8.0 percent in '84.

While medium red was seventh in popularity in '83, it lost 4.0 percentage points in '84, registering 4.3 percent popularity. Gold finished the rankings with 4.1 percent in '84, which represents an increase of 2.3 percent over its '83 percentage.

Fleet managers should be cautioned, however, against using these figures to predict which colors will net highest resale figures three years down the road. "The creative search for good colors — consistent with design, performance, and taste — will continue," Daily comments.

# Used Cars

The following are average car prices for the period ending May 8, 1985. Prices are based on wholesale activity at major dealer auctions across the country. They are divided into three zones as indicated on the accompanying map. These averages are calculated electronically on IBM machines. They are based on clean cars only. Proper allowance should be made for upgrading sharp cars and proper deduction taken for fair cars. Automatic transmissions have been included in the averages of all models. This information is published in *Automotive Fleet* by special permission of Automotive Market Report.

| Model | AVERAGE AUCTION PRICE Zone 1 | Zone 2 | Zone 3 |
|---|---|---|---|
| **83 AMC ALLIANCE** | | | |
| Sdn | 3797 | 3636 | 3759 |
| **83 AMC CONCORD** | | | |
| Sdn | 4085 | 4123 | 4045 |
| Sta Wgn | 4312 | 4358 | 4269 |
| **83 BUICK SKYLARK** | | | |
| Sdn Custom | 4676 | 4726 | 4632 |
| **82 BUICK SKYLARK** | | | |
| Sdn | 3818 | 3858 | 3781 |
| **83 BUICK REGAL** | | | |
| Sdn | 6059 | 6119 | 5998 |
| Cpe | 6227 | 6286 | 6167 |
| **82 BUICK REGAL** | | | |
| Turbo Cpe | 5550 | 5606 | 5493 |
| Cpe | 5375 | 5429 | 5321 |
| **83 BUICK CENTURY** | | | |
| Sdn Custom | 5985 | 6024 | 5904 |
| **82 BUICK CENTURY** | | | |
| Sdn Custom | 5071 | 5121 | 5021 |
| **83 CADILLAC** | | | |
| Cpe DeVille | 10456 | 10592 | 10354 |
| Sdn DeVille | 10396 | 10501 | 10291 |
| **82 CADILLAC** | | | |
| Cpe DeVille | 8599 | 8682 | 8511 |
| Sdn DeVille | 8545 | 8629 | 8461 |
| **83 CHEVY** | | | |
| Chvt Htchbk 4-Dr | 2889 | 2920 | 2863 |
| Camaro Cpe S | 6743 | 6810 | 6675 |
| **82 CHEVY** | | | |
| Chvt Htchbk 4-Dr | 2313 | 2336 | 2290 |
| Camaro Cpe S | 5827 | 5884 | 5768 |
| **83 CHEVY CELEBRITY** | | | |
| Sdn | 5572 | 5627 | 5514 |
| **82 CHEVY CELEBRITY** | | | |
| Sdn | 4641 | 4684 | 4594 |
| **83 CHEVY CAVALIER** | | | |
| Sdn | 4664 | 4711 | 4616 |
| **82 CHEVY CAVALIER** | | | |
| Sdn | 3780 | 3798 | 3724 |
| **83 CHEVY CITATION** | | | |
| Cpe 6 | 3811 | 3849 | 3771 |
| **82 CHEVY CITATION** | | | |
| Cpe 6 | 2938 | 2966 | 2905 |
| **83 CHEVY MALIBU** | | | |
| Clas Sdn | 5491 | 5545 | 5438 |
| Clas Sta Wgn | 5716 | 5772 | 5658 |
| **82 CHEVY MALIBU** | | | |
| Clas Sdn | 4523 | 4568 | 4477 |
| Clas Sta Wag | 4720 | 4766 | 4671 |
| **83 CHEVY MONTE CARLO** | | | |
| Cpe | 6197 | 6259 | 6136 |
| **82 CHEVY MONTE CARLO** | | | |
| Cpe | 5164 | 5216 | 5111 |
| **83 CHEVY IMPALA** | | | |
| Sdn | 5982 | 5921 | 5864 |
| **82 CHEVY IMPALA** | | | |
| Sdn | 4721 | 4770 | 4677 |
| Wgn 9 | 4906 | 4956 | 4856 |
| **83 CHEVY CAPRICE** | | | |
| Sdn | 6564 | 6627 | 6497 |
| Sta Wag | 6789 | 6857 | 6720 |
| **83 CHRYSLER** | | | |
| E-Class Sdn | 5316 | 5366 | 5266 |
| **82 CHRYSLER** | | | |
| New Yorker Sdn | 7171 | 7192 | 7050 |
| **83 DODGE OMNI** | | | |
| 4 Dr Cust | 3652 | 3688 | 3616 |
| **82 DODGE OMNI** | | | |
| 4 Dr Cust | 2827 | 2856 | 2798 |
| **83 DODGE ARIES** | | | |
| Cpe | 4285 | 4329 | 4245 |
| **82 DODGE ARIES** | | | |
| Sdn | 3320 | 3353 | 3287 |
| **83 DODGE DIPLOMAT** | | | |
| Stn Sdn | 4916 | 4963 | 4867 |
| **82 DODGE DIPLOMAT** | | | |
| Stn Sdn | 3955 | 3995 | 3916 |
| **83 FORD FAIRMONT** | | | |
| Futura 6-Cyl Sdn 4 Dr | 4101 | 4140 | 4059 |
| **82 FORD FAIRMONT** | | | |
| Futura Sdn 4-Dr | 3267 | 3300 | 3235 |
| **83 FORD MUSTANG** | | | |
| L-Cpe 4 | 4603 | 4650 | 4557 |
| **82 FORD MUSTANG** | | | |
| L-Cpe 4 | 3702 | 3741 | 3666 |
| **83 FORD LTD** | | | |
| Sdn | 5073 | 5125 | 5021 |
| **82 FORD LTD** | | | |
| Sdn | 4963 | 5014 | 4912 |
| **83 FORD ESCORT** | | | |
| Htchbk 4 Dr | 3582 | 3618 | 3546 |
| **83 FORD CROWN VIC** | | | |
| Sdn | 7470 | 7546 | 7394 |
| **82 FORD CROWN VIC** | | | |
| Sdn | 5877 | 5937 | 5817 |
| **83 FORD THUNDERBIRD** | | | |
| Cpe | 6544 | 6631 | 6500 |
| **82 FORD THUNDERBIRD** | | | |
| Cpe | 5207 | 5257 | 5155 |
| **83 LINCOLN CONTINENTAL** | | | |
| Sdn | 12497 | 12622 | 12373 |
| Mark VI Cpe | 12627 | 12753 | 12501 |
| **82 LINCOLN CONTINENTAL** | | | |
| Sdn | 10339 | 10441 | 10235 |
| Mark VI Cpe | 10551 | 10657 | 10448 |
| **83 MERCURY COUGAR** | | | |
| Cpe | 6803 | 6747 | 6617 |
| **82 MERCURY COUGAR** | | | |
| GS Cpe | 3878 | 3915 | 3836 |
| Sdn | 3878 | 3915 | 3836 |
| **83 MERCURY LYNX** | | | |
| HtchBk 2-Dr | 3528 | 3564 | 3493 |
| **83 MERCURY MARQUIS** | | | |
| Sdn | 5136 | 5188 | 5088 |
| **82 MERCURY MARQUIS** | | | |
| Sdn | 5243 | 5297 | 5190 |
| Wgn-2S | 5407 | 5461 | 5351 |
| **83 OLDS CIERA LS** | | | |
| Cpe | 5900 | 5939 | 5821 |
| Sdn | 5957 | 6017 | 5898 |
| **82 OLDS CUTLASS SUPREME** | | | |
| Cpe | 6383 | 6427 | 6298 |
| Sdn | 6186 | 6249 | 6126 |
| **82 OLDS CUTLASS SUPREME** | | | |
| Sdn | 5226 | 5280 | 5177 |
| Cpe | 5433 | 5488 | 5378 |
| **83 OLDS DELTA** | | | |
| Sdn | 6706 | 6772 | 6642 |
| **83 PLYMOUTK HORIZON** | | | |
| 4 Dr Htchbk | 3553 | 3587 | 3516 |
| **83 PLYMOUTH RELIANT** | | | |
| Cpe | 4298 | 4340 | 4255 |
| **82 PLYMOUTH RELIANT** | | | |
| Cpe | 3310 | 3342 | 3275 |
| **82 PONTIAC FIREBIRD** | | | |
| Cpe 8 | 5871 | 5929 | 5812 |
| **82 PONTIAC BONNEVILLE** | | | |
| Sdn 0 | 4998 | 5046 | 4946 |
| **83 PONTIAC 6000** | | | |
| Cpe | 5732 | 5790 | 5674 |
| Sdn | 5812 | 5867 | 5750 |
| **83 VOLKSWAGEN RABBIT** | | | |
| 2 Dr Htchbk | 4426 | 4472 | 4384 |
| **82 VOLKSWAGEN RABBIT** | | | |
| 2-Dr Htchbk | 3427 | 3461 | 3393 |
| **83 DATSUN** | | | |
| Sentra 2 Dr Std Sdn | 3986 | 4006 | 3927 |
| Stanza Hbk 4 Dr Dlx | 4750 | 4797 | 4703 |
| **82 DATSUN** | | | |
| 210 Sta 2 Dr | 3002 | 3032 | 2972 |
| Sentra 2 Dr | 3292 | 3325 | 3259 |
| Stanza Hbk 4 Dr Dlx | 4295 | 4429 | 4342 |
| **83 TOYOTA** | | | |
| Corolla Sedan 2 Dr | 4748 | 4798 | 4700 |
| Celica St | 6792 | 6860 | 6724 |
| Camry | 7586 | 7673 | 7520 |
| **82 TOYOTA** | | | |
| Corolla 2 Dr Sdn | 3918 | 3958 | 3880 |
| Celica St Cpe | 5516 | 5571 | 5461 |
| Corona Sdn Lux | 5393 | 5436 | 5329 |